

CAPE TOWN OFFICE

Ground Floor, Building 4, Unit 401, De Tijger Office Park
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PRETORIA OFFICE

Block C, Grain Building Agri Hub Office Park, 477 Witherite Street
The Willows, Pretoria 0184 | Tel: 012 003 4564

Reg. No. 1988/003863/07

Privacy Notice

The Company services, including (without limitation) our website and other interactive properties through which the services are delivered (collectively, the “Service”) are owned, operated, and distributed by the company (referred to in this Privacy Notice as “the company” or “we” and through similar words such as “us,” “our,” etc.). This Privacy Notice outlines the personal information the company may collect, how the company uses and safeguards that information, and with whom we may share it.

The Company encourages its customers, visitors, business associates, and other interested parties to read this Privacy Notice, which applies to all users. By using our Service or submitting personal information to the company by any other means, you acknowledge that you understand and agree to be bound by this Privacy Notice, and agree that the company may collect, process, transfer, use, and disclose your personal information as described in this Notice. Further, by accessing any part of the Service, you are agreeing to THE TERMS AND CONDITIONS OF OUR TERMS OF SERVICE (the “Terms of Service”). IF YOU DO NOT AGREE WITH ANY PART OF THIS PRIVACY NOTICE OR OUR TERMS OF SERVICE, PLEASE DO NOT USE ANY OF THE SERVICES.

What personal information do we collect about you?

Personal information (also commonly known as personally identifiable information (PII) or personal data) is information that can be used to identify you, or any other individual to whom the information may relate.

The personal information that we collect directly from those registering for the Service, includes the following categories:

- Name and contact information (e.g., address; phone number; email, fax).
- Billing Information (e.g., credit card, bank account, billing contact information)
- Order Information (e.g., current order/purchase information, purchase history, shipping details).
- Company/employer information.
- Geographic or location information.
- Other information that may be exchanged while engaging with the Service. You will be aware of any subsequently collected information because it will come directly from you.

Collection of User Generated Content

We may invite you to post content on the Service, including your comments and any other information that you would like to be available on the Service, which may become public (“User Generated Content”). If you post User Generated Content, all the information that you post will be available to authorized personnel of the company. You expressly acknowledge and agree that we may access in real-time, record and store archives of any User Generated Content on our servers to make use of them in connection with the Service. If you submit a review, recommendation, endorsement, or other User Generated Content through the Service, or through other websites including Facebook, Instagram, Google, Yelp, and other similar channels, we may share that review, recommendation, endorsement, or content publicly on the Service.

What are the sources of personal information collected by the company?

When providing personal information to the company as described in this Notice, that personal information is collected directly from you, and you will know the precise personal information being collected by us. The Company does not collect personal information from any other sources, except where it may automatically be collected as described in the section titled “Cookies, Device Data, and How it is Used, if the information in that section is considered personal information.

Why does the company collect your personal information?

Subject to the terms of this Privacy Notice, the company uses the above-described categories of personal information in several ways. Unless otherwise stated specifically, the above information may be used for any of the following purposes:

- to administer the Service to you.
- to respond to your requests.
- to distribute communications relevant to your use of the Service, such as system updates or information about your use of the Service.
- as may be necessary to support the operation of the Service, such as for billing, account maintenance, and record-keeping purposes.
- to send to you the company solicitations, product announcements, and the like that we feel may be of interest to you. Please note that you may “opt out” of receiving these marketing materials
- in other manners after subsequent notice is provided to you and/or your consent is obtained, if necessary.
- The company does not sell, re-sell, or distribute for re-sale your personal information.

How do we share your Personal Information with third parties?

If you agree to this in writing, we may provide any of the described categories of personal information to the company employees, consultants, affiliates or other businesses or persons for the purpose of processing such information on our behalf to provide the Service to you. In such circumstances, we require that these parties agree to protect the confidentiality of such information consistent with the terms of this Privacy Notice.

We will not share your personal information with other third-party companies for their commercial or marketing use without your consent or except as part of a specific program or feature which you will specifically be able to opt-out of.

In addition, we may release personal information: (i) to the extent we have a good-faith belief that such action is necessary to comply with any applicable law; (ii) to enforce any provision of the Terms of Service, protect ourselves against any liability, defend ourselves against any claims, protect the rights, property and personal safety of any user, or protect the public welfare; (iii) when disclosure is required to maintain the security and integrity of the Service, or to protect any

user's security or the security of other persons, consistent with applicable laws (iv) to respond to a court order, subpoena, search warrant, or other legal process, to the extent permitted and as restricted by law; or (v) in the event that we go through a business transition, such as a merger, divestiture, acquisition, liquidation or sale of all or a portion of our assets.

Direct Marketing Communications

We may communicate with you using email, SMS, and other channels (sometimes through automated means) as part of our effort to market our products or services, administer or improve our products or services, or for other reasons stated in this Privacy Notice. You have an opportunity to withdraw consent to receive such direct marketing communications, as permitted by law.

If you no longer wish to receive correspondence, emails, or other communications from us, you may opt-out by submitting a request, or by using the UNSUBSCRIBE link in any email communication you may have received.

Please note that you may continue to receive non-marketing communications as may be required to maintain your relationship with the company.

In addition to the communication described here, you may receive third-party marketing communications from providers we have engaged to market or promote our products and services. These third-party providers may be using communications lists they have acquired on their own, and you may have opted-in to those lists through other channels. If you no longer wish to receive emails, SMSs, or other communications from such third parties, you may need to contact that third party directly.

Retention of Data

The Company will retain your personal information only for as long as is necessary for the purposes set out in this Notice. We will retain and use personal information to the extent necessary to comply with our legal obligations (for example, if we are required to retain your data to comply with applicable laws), resolve disputes and enforce our legal agreements and policies.

The Company will also retain usage data for internal analysis purposes. Usage data is generally retained for a shorter period, except when this data is used to strengthen the security or to improve the functionality of our Sites and/or Portals, or we are legally obligated to retain this data for longer periods.

South African Privacy Rights

If you are a South African resident, South African law may provide you with certain rights regarding your personal information under the Protection of Personal Information Act (“POPIA”) and Promotion of Access to Information Act (“PAIA”) as well the Consumer Protection Act. Throughout this Privacy Notice you will find information required by POPIA regarding the categories of personal information collected from you; the purposes for which we use personal information, and the categories of third parties your data may be shared with. This information is current as of the date of the Notice and is applicable in the 12 months preceding the effective date of the Notice.

As a South African resident, the POPIA and PAIA provide you the ability to make inquiries regarding to your personal information. Specifically, the degree to which the information is not already provided in this Privacy Notice, you have the right to request disclosure or action your personal information, including:

- If your personal information is collected by us.
- The specific pieces of personal information collected about you.
- The ability to correct or delete certain personal information collected about you.
- The ability to delete all the personal information collected about you, subject to certain exceptions.
- To opt-in or opt-out of direct marketing to you.
- To object to processing of your personal information, or
- Appeal any rejection of access to your personal information

You may submit a request regarding your rights under POPIA or PAIA by submitting a requestor by contacting us at: info@capefin.co.za.

If we receive a POPIA request from you, we will first decide regarding the applicability of the law, and we will then take steps to verify your identity prior to responding. The steps to verify your identity may vary based on our relationship with you, but, at a minimum, it will take the form of confirming and matching the information submitted in the request with information already held by the company and/or contacting you through previously used channels to confirm that you submitted the request (i.e. confirming identity through contact information that we have on file, and/or the contact information submitted to make the request).

The Company does not knowingly collect or process the special personal information such as your religious or philosophical beliefs, race or ethnic origins, trade union memberships, political persuasion, health or sex life, or your criminal behaviour or biometric information.

If you have a comment, question, or complaint about how we are processing your personal information, we hope that you contact us on info@capefin.co.za to allow us to resolve the matter. In addition, if you are located in the Republic of South Africa, you may submit a complaint regarding the processing of your personal information to the Information Regulator at the following link: <https://www.justice.gov.za/infoereg/contact.html>.

Information Storage and Security

We employ industry-standard and/or generally accepted security measures designed to secure the integrity and confidentiality of all information submitted through the Service. However, the security of information transmitted through the internet or via a mobile device can never be guaranteed. We are not responsible for any interception or interruption of any communications through the internet or for changes to or losses of data.

Users of the Service are responsible for maintaining the security of any password, user ID or other form of authentication involved in obtaining access to password protected or secure areas of the Service. To protect you and your information, we may suspend your use of any of the Service, without notice, pending an investigation, if any breach of security is suspected.

External Links

The Service may contain links to other websites maintained by third parties. Please be aware that we exercise no control over linked sites and the company is not responsible for the privacy

practices or the content of such sites. Each linked site maintains its own independent privacy and data collection policies and procedures, and you are encouraged to view the privacy policies of these other sites before providing any personal information.

You hereby acknowledge and agree that the company is not responsible for the privacy practices, data collection policies and procedures, or the content of such third-party sites, and you hereby release the company from all claims arising out of or related to the privacy practices, data collection policies and procedures, and/or the content of such third-party sites.

Changes to this Privacy Notice

The Company reserves the right to modify this Privacy Notice from time to time in order that it accurately reflects the regulatory environment and our data collection principles. When material changes are made to this Privacy Notice, the company will post the revised Notice on our website. This Privacy Notice was last modified as of June 2021.

Contact Us

If you have any questions or comments about this Privacy Notice or the Service provided by the company, please contact us at: Ground Floor, building 4, Unit 401, De Tijger Office Park, Cnr McIntyre Road & Hannes Louw Drive, Parow 7500, PO Box 15801, Panorama 7506 | Tel: 021 911 2603 | Telefax: 021 911 2478.